

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
355 Main Street
Poughkeepsie, NY 12601**

IN RE: Craig S. Sager and Patricia Morelli-Sager
dba Craig S. Sager
aka Patricia Morelli

CASE NO.: 11-35959-cgm

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-2784 xxx-xx-1461

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 4/8/11 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Paul L. Banner is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 7/6/11

Cecelia G. Morris, Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of New York

In re:
Craig S. Sager
Patricia Morelli-Sager
Debtors

Case No. 11-35959-cgm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-4

User: amurphy
Form ID: 155

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jul 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2011.

db/jdb +Craig S. Sager, Patricia Morelli-Sager, 16 Emerald Lane, Mahopac, NY 10541-4409
aty +Thomas Genova, Genova & Malin, Attorneys, Hampton Business Center, 1136 Route 9,
Wappingers Falls, NY 12590-4905
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg United States Attorney, One St. Andrews Plaza, Claims Unit - Room 417,
New York, NY 10007-1701
5503319 +AMO Recoveries, 6737 W. Washington St., Ste. 3118, West Allis, WI 53214-5656
5503321 Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
5503324 +Citibank, PO Box 92350, Albuquerque, NM 87199-2350
5503329 Forster & Garbus, 500 Bi-County Blvd., Ste. 300, Farmingdale, NY 11735-3931
5503330 +Frank, Frank, Goldstein & Nager, P.C., 1430 Broadway, Ste. 1615, New York, NY 10018-3356
5503331 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
5503332 +MAHOPAC NATIONAL BANK, ATTN BRIAN DASILVA, 1441 ROUTE 22, BREWSTER NY 10509-4357
(address filed with court: Mahopac National Bank, 630 Route 6, Mahopac, NY 10541-1639)
5503333 Mohela, 633 Spirit Drive, Chesterfield, MI 63005-1243
5503334 +Nissan Motor Acceptance Corporation, P.O. Box 660360, Dallas, TX 75266-0360
5503335 +Queens Brick & Stone, Inc., 1076 Smith Manor Blvd., West Orange, NJ 07052-4227
5503336 +RBC Bank (USA) fka RBC Centura Bank, c/o Frank, Frank, Goldstein & Nager, PC,
1430 Broadway, Ste. 1615, New York, NY 10018-3356
5503337 +RBC Bank Client Call Center, Mail Code: 000-902-0101, PO Box 1220,
Rocky Mount, NC 27802-1220
5503338 +SallieMae, PO Box 147020, Gainesville, FL 32614-7020
5503340 US Bank Home Mortgage, P.O. Box 25090, Santa Ana, CA 92799-5090
5503342 Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPLBANNER.COM Jul 06 2011 18:58:00 Paul L. Banner, 515 Haight Avenue, Second Floor,
Suite A, Poughkeepsie, NY 12603-7228
ust +E-mail/Text: ustpregion02.pk.ecf@usdoj.gov Jul 06 2011 18:58:00 United States Trustee,
74 Chapel Street, Albany, NY 12207-2190
5503318 EDI: AMEREXPR.COM Jul 06 2011 18:53:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
5503320 EDI: CHASE.COM Jul 06 2011 19:03:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
5503325 EDI: DISCOVER.COM Jul 06 2011 18:53:00 Discover Bank, 6500 New Albany Rd.,
New Albany, OH 43054
5503326 EDI: BANKAMER.COM Jul 06 2011 18:53:00 FIA Card Services, P.O. Box 15026,
Wilmington, DE 19850-5026
5503327 EDI: FORD.COM Jul 06 2011 19:03:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
5503328 EDI: FORD.COM Jul 06 2011 19:03:00 Ford Motor Credit, PO Box 790119,
St. Louis, MO 63179-0119
5515482 EDI: RECOVERYCORP.COM Jul 06 2011 19:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5503339 E-mail/Text: mmcdonal@sefcu.com Jul 06 2011 18:57:54 SEFCU, Patroon Creek Corporate Center,
700 Patroon Creek Blvd., Albany, NY 12206-1067
5503341 EDI: WESTASSET.COM Jul 06 2011 19:03:00 West Asset Management, 7333 Tam O'Shanter,
Stockton, CA 95210-3370

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5503322* Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
5503323* Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
5503343* Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.